




# **INFORMATION DISCLOSURE STATEMENT BY APPLICANT** ( Not for submission under 37 CFR 1.99)

Application Number	10710335
Filing Date	2004-07-01
First Named Inventor	David Bonalle
Art Unit	2876
Examiner Name	Daniel Walsh
Attorney Docket Number	70655.3200

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	1	7171662		2007-01-30	Misara, et al.		
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	1	20020139839		2002-10-03	Catan		
	2	20020147002		2002-10-10	Trop, et al.		
	3	20020158747		2002-10-31	McGregor, et al.		
	4	20020186838		2002-12-12	Brandys		
	5	20030097344		2003-05-22	Chaum, et al.		

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6	20030149661		2003-08-07	Mitchell, et al.	
7	20030150911		2003-08-14	Joseph	
8	20030152252		2003-08-14	Kondo, et al.	
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10	20040149820		2004-08-05	Zulli	
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14	20060229988		2006-10-12	Oshima, et al.	

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Dr	1	4339460	DE		1993-11-19	Siemens AG		<input type="checkbox"/>
	2	WO 98/21683	WO		1998-05-22	Finjan Software, Ltd.		<input type="checkbox"/>
	3	WO 98/45778	WO		1998-10-15	Zuta		<input type="checkbox"/>
	4	WO 99/21321	WO		1999-04-29	Cryptoworks		<input type="checkbox"/>
	5	0917120	EP		1999-05-19	Citicorp Development Center		<input type="checkbox"/>
	6	0927945	EP		1999-07-07	Amazon.com, Inc.		<input type="checkbox"/>
↓	7	1017030	EP		2000-07-05	IBM		<input type="checkbox"/>

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3	WAYNER, P., "Digital Cash," AP Professional, 1996, pp. 76-83, 85-100	<input type="checkbox"/>
4	"ISO Standards," available from <a href="http://www.iso.ch/projects/loading.html">http://www.iso.ch/projects/loading.html</a>	<input type="checkbox"/>
5	TURBAN, et al., "Using Smartcards in Electronic Commerce," Proc. 31st Annual Hawaii Inter. Conf. on System Sciences, vol. 4, 1998, pp. 62-69	<input type="checkbox"/>
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13	WU, et al., "Authenticating Passwords Over an Insecure Channel," Computers and Security, Vol. 15, No. 5, 1996, pp. 431-439	<input type="checkbox"/>

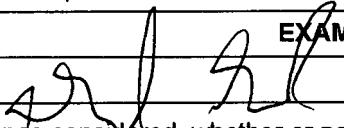
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14	MANNINGER, et al., "Adapting an Electronic Purse for Internet Payments," ACISP '98 Proceedings, July 13-15, 1998, pp. 205-214	<input type="checkbox"/>
15	YAN, et al., "Banking on the Internet and Its Applications," Proc. 13th Annual Hawaii International Conference on System Sciences, Vol. 4, 1997, pp. 275-284	<input type="checkbox"/>
16	Transport Layer Security Working Group, "The SSL Protocol, Version 3.0," November 18, 1996 (also available at <a href="http://home.netscape.com/eng/ssl3/draft302.txt">http://home.netscape.com/eng/ssl3/draft302.txt</a> )	<input type="checkbox"/>
17	Business Wire (press release), "Master Card E-Wallet," July 11, 2000	<input type="checkbox"/>
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19	PR Newswire (press release), "Providian Launches Nation's First Clear Chip Card," September 12, 2000. The press release may be related to the art of the invention, but based upon the information in the press release, it is unclear if the press release is prior art. However, in an abundance of caution the Applicant desires to put the press release into the file wrapper	<input type="checkbox"/>

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	2	5175416		1992-12-29	Mansvelt, et al.	
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	7	5539825		1996-07-23	Akiyama	
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










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	10	5590038		1996-12-31	Pitroda	
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	15	5739512		1998-04-14	Toganazzini	
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	20	5796831		1998-08-18	Paradinas, et al.	
	21	5799087		1998-08-25	Rosen	
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DW	31	5905908		1999-05-18	Wagner	
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gw	42	6199079		2001-03-06	Gupta, et al.	
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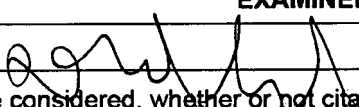
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